



# Inside Region IV

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee

Edition 3, Volume 3 Summer 2005

## For and about SBA in Region IV

### Message from the Regional Administrator

Over the past three years we have spent considerable time discussing change and how to manage the rapid transformation we are experiencing as an agency. The times certainly have demanded more of us than we could have expected just a few years ago. We are in many ways a reflection of the nation. We have had to adjust the normal order of business in the face of unavoidable events, but we have not lost our focus nor strayed from our course. In fact, these events have actually provided us with opportunities to do even more and prove the value we bring to the American economy.



As I travel around the region, the impact of recent departures in district offices is apparent. Despite the challenges these changes have created, the sense of resolve to do the job we have in front of us is even stronger than before.

I share the challenge of meeting the performance expectations before us. I am encouraged when I see innovation and hard work paying off, even in small ways. Don't get me wrong, goal attainment and hitting the numbers is the single most important quantitative measure of our success. I am overwhelmed by the effort, the ingenuity, and the sheer determination that is being put forth across this region. I am proud of the work that is being done and I am proud of you for stepping up to the challenges created by our changing world.

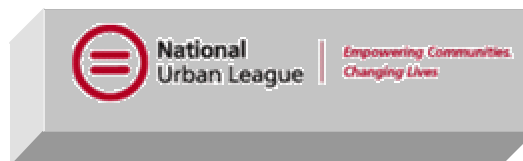
*Nuby*

### In this Issue

*S. Florida Launches Online Course -Page 2*  
*CommX a Winner in MS-----Page 4*  
*Managing Conflict Resolution -----Page 5*

## National Urban League Partners with SBA *Two Region IV offices to Pilot Project*

Since 1910, the National Urban League has been working to empower African Americans to obtain economic independence, equality, and civil rights. Headquartered in New York, there are over 100 local affiliates in 35 states and the District of Columbia. The organization provides services to over 2 million people across the country through programs, advocacy and research.



Last October,  
Administrator

Barreto announced

a new strategic partnership with the Urban League and that a pilot program would be launched in key urban centers around the country. Two of the five cities chosen for the pilot, Jacksonville, Fla. and Atlanta, are in Region IV. Given that nearly a quarter of all UL affiliates are in the Southeast, this is an ideal location for the organization and SBA to develop partnership strategies.

Region IV has historically led the country in lending to African Americans. Thanks to targeted outreach efforts and the growing popularity of the Community Express Loan Program we have seen a real jump in lending over the past two years. But with large centers of African American populations in the Southeast, this new partnership offers Region IV real opportunity to reach an even greater number of African American business owners.

Planning is already underway in Atlanta and Jacksonville to conduct joint events and explore how we can work together to better serve current and prospective small business owners.

There are 24 Urban League Affiliates in Region IV, one each in Alabama and Mississippi, two each in Georgia and Kentucky, three each in North and South Carolina, four in Tennessee and eight in Florida.

Inside Region IV, Summer 2005 Edition 3, Volume 3

# South Florida Launches Online Business Training

## *District's Efforts Makes Training Available 24/7*

Contributed by Ilene Rubio, Marketing Manager South Florida DO

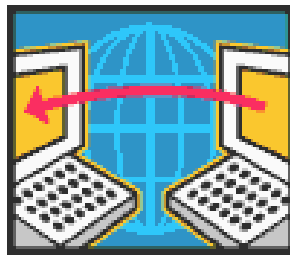
The South Florida District Office recently launched its new "Online Training Network" that gives small business owners in the fast growing South Florida area the flexibility to take the district's entrepreneurial training courses online, anytime, anywhere. The project is creating a windfall for goal attainment at virtually no cost to the office.

The Online Training Network is a dynamic learning center designed to help small businesses compete in a constantly changing, global environment. This virtual campus housing free training courses is also a great example of how e-government can help maximize scarce resources to reach a broader audience than possible with more traditional class room training. Most importantly, however, the Online Training Network offers a balance between distance training and the traditional, face-to-face technical assistance offered by the agency. Virtual classroom options include both WEB-LIVE and WEB-ARCHIVED courses on a variety of informational topics.

WEB LIVE courses are training courses presented in-person by an SBA SFDO staff member using both the Readytalk conference call feature and the visual online tools.

Several divisions in the SFDO have conducted WEB-LIVE

courses. For example, the Lender Relations Division has held WEB-LIVE classes for lenders, including: Overview of SBA Loan Programs, Credit Analysis, How to Package an SBA Loan, the 504 Loan Program, Liquidation and Servicing. Specialty programs like CAPLINE, Export Loans, and Low-Doc have also been featured. The interactive sessions vary from 30 minutes to 1 hour in length.



The Online Training Network also provides WEB-ARCHIVED courses. These are pre-recorded training courses in an electronic file format which can be downloaded at any time via the Internet. Current courses offered include: 1) Starting a Business and Utilizing SBA Resource Partners; 2) How to Develop a Business Plan; 3) SBA Disaster Loan Programs; 4) Facts on Consumer Credit; and 5) How to Prevent Your Business from Failing.

Additional WEB-ARCHIVED courses are in the making. Topics will include: Marketing Tips for Small Businesses, SBA Loan Programs for Small Businesses, and How to Sell for

Bigger Profits. Spanish language offerings will include Starting a Business & Utilizing SBA Resource Partners, and How to Develop a Business Plan.

Courses can be accessed on the South Florida web site at: <http://www.sba.gov/fl/south/trainingarchive.html>.

Participants are required to complete a brief registration form with name and contact information. Users need internet connection, a computer with speakers, ability to download a multimedia file; and enabled Java Software.

As of June 6 over 440 persons have accessed the SBA's WEB-LIVE and WEB-ARCHIVED online training courses. Feedback received from course participants includes *"this is a great idea for people with busy schedules,"* and *"Another A+ for the SBA South Florida District Office."*

South Florida's Online Training Network offers business owners the convenience of 24 hour availability, the choice of live chat or pre-recorded courses and the advantage of participating in the training from the comfort of their home or office.

Of course traditional training opportunities are still available from both the district office staff and Agency resource partners around South Florida.

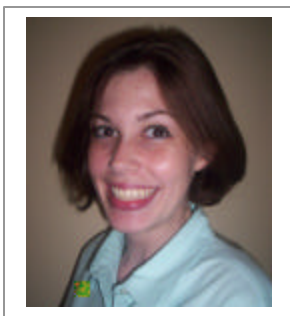
# Region IV Staff Profile

## Summer Interns Support Agency Programs *Profiles from Kentucky, South Carolina and the Regional Office in Atlanta*

**Contributing writers: Susan Chavis, S.C. DO & Carol Hatfield, Ky. DO**

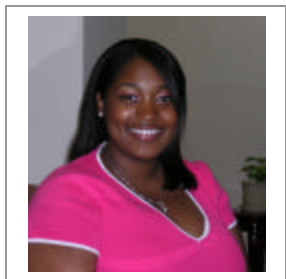
### **Anna Huntley focuses on media matters**

As PIO assistant in the South Carolina District Office, Anna Huntley has been introduced to various aspects of the media... and is very happy to actually get paid to write. A senior at the University of South Carolina, Anna is majoring in Middle Eastern studies, a specialization of her own design that includes the religions and politics of the region – topics relevant to news reporting today. She plans to earn a Master's degree in print journalism and has worked for *The Gamecock*, the university newspaper. In her spare time, Anna supports the local music scene and has appeared in various bands' promotional artwork.



### **Crystal Stallings supports Regional Office**

Crystal Stallings is currently a student at Florida Agricultural and Mechanical University in Tallahassee, Florida, majoring in magazine production. She will begin her fourth year this Autumn. Crystal is involved in a number of activities including the Epicurean Fashion Experience and



Make a Difference Tallahassee. Although raised in East Point, Georgia, Crystal now resides in Raleigh, North Carolina whenever she catches a break from school.. Her goal is to one day become an author as well as own her own magazine. She is supporting the Regional Office this summer by providing assistance with public affairs projects and general office duties.

### **Andrae Brown-Watson**

#### **He is all about business**

The Small Business Administration seems like a natural to Andrae Brown-Watson who is interning in the Kentucky District Office for the third consecutive year. Not only is he a Business Management major at the University of Kentucky, he has an entrepreneur right in the family; his Mom owns a childcare company. Andrae was a William C. Parker Scholarship recipient, he is active in the Black Student



Union and volunteers time working with the elderly and tutoring high school students. His plans include graduate studies in business and possibly opening his own business some day. A former technology major,

Andrae is helping support the district's IT program and participating in marketing and outreach activities.

## Nuby Fowler Named One of Atlanta's Most Influential Leaders

Regional Administrator Nuby Fowler was included in the Atlanta Business Chronicle's annual list of the most influential Atlantans for 2005. The list which includes political, business and civic leaders was published June 24. Headlining the group was former President Jimmy Carter, Georgia Secretary of State Cathy Cox, Coretta Scott King, and Home Depot co-founder Arthur Blank. The article noted the RA's work within the Hispanic business community and her efforts to increase SBA lending, particularly to minority markets that have been historically untapped.

# Community Express Workshops Boost Miss. Lending

*By Gary Reed, Mississippi Public Information Officer*

At the close of FY 04, the Mississippi District Office ranked 62 on the national Execution Scorecard. As of July 6, the office had climbed almost twenty positions, standing at 46 agency-wide and holding at number four in Region IV. The difference, according to Mississippi District Director Janita Stewart, has been an increase in 7(a) loan approvals, specifically Community Express Loans. She links the increase to a series of successful and well attended workshops promoting the program. So far this year the office has conducted 23 Community Express workshops attended by a total of 1,684 existing and perspective small business owners. With more sessions in the works, it is hard to miss the substantial impact of Community Express on Mississippi's goal attainment. The district ended the third quarter with a total of 509 7(a) loans, as compared to 481 (7(a) and micro loans) for all of FY04.

Community Express has had the added benefit of helping the district diversify its portfolio by increasing loans to women and minorities. Already, loans to African Americans have exceeded 300% of last years total and loans to women are up almost 40%.

Mississippi DO Lending Activity		
Loans:	FY04	FY05 (YTD)
To Minorities	112	212
To African Americans	51	176
In Rural Areas	405	403
To Women	114	188

The simple but effective formula Mississippi used to achieve these gains is a blend of smart planning and hard work. Here are the NOT-SO-SECRET practices that Stewart has been sharing with the best practice seekers from around the county:

**DIRECT MAIL:** Mississippi develops list from [www.realpages.com](http://www.realpages.com). The office routinely searches the site for businesses in a 10-30 mile radius of the area of the event. Each business on the list is mailed a flyer. All area partners are provided a supply of flyers for distribution.

**MAIL INSERTS:** To maximize the use of all mailings, the DO includes a fact sheet on Express in

all office mailings and all mailings in areas near upcoming workshops include a flyer on that even.

**CALENDAR PLACEMENT:** The DO keeps an updated schedule of all upcoming workshops on its web calendar.

**NEWS ALERTS:** All Listserv subscribers received a News Alert e-newsletter distributed weeks prior to an event.



Capacity Crowd at a MS Community Express Workshop

**PUBLIC ANNOUNCEMENTS:** All public presentations made by DO staff include an announcement of upcoming Express workshops.

**MEDIA:** The best time to advertise is "all the time", but given available resources issue a press release 4-6 weeks out and conduct a full media blitz of TV, radio and print interviews 2-3 weeks before the event. A final media reminder is issued a week before the event.

**REGULARITY:** Holding regular events, every two or three months, in various locations. Holding too many impacts effective marketing, while too few doesn't create the consistent awareness desired. In Mississippi, the presence of economic development officials has generated invitations to bring an Express program to other areas.

**TA PROVIDER SUPPORT:** Get full buy-in from the TA Provider and the CommX Lender for their participation in these events.



# Conflict Resolution

## *Avoid the Pitfalls through Effective Communication*

**Crystal Stallings – Atlanta Regional Office Summer Intern**

The American workplace is a richly diverse environment. It is a wonderful blend of cultures, ethnic backgrounds, religious beliefs and lifestyles. Standing in stark contrast to the homogenized, one size fits all workforce that was a mainstay throughout much of the 20<sup>th</sup> Century, today's work environment depicts 21<sup>st</sup> Century America with amazing accuracy. Given the wide range of personalities, it should be no surprise that the workplace is also an abundant source for interpersonal conflict.

Generally, conflict results when individuals possess different needs, values, or motivations. Add stress of deadlines, meetings and the daily workload to that environment and conflicts, both large and small, can and will arise, disrupting workflow, productivity, and mission accomplishment.

Recognizing the sources of conflict and developing skills to help resolve disputes as they occur can be the first step to minimizing the impact of conflict on individuals and organizations. If dealt with effectively, both the risk and stress can be minimized. If ignored or handled inappropriately, the conflict may escalate to dangerous levels. In fact, unresolved conflict can create more stress and put organizations at much greater risk than the discomfort of dealing with issues as they arise.

Here is a compilation of simple tips from the experts in conflict resolution. Use these ideas to help defuse potential conflicts in your office.

### **Tips for resolving conflict effectively.....**

- Be open and communicative with your co-workers and staff. Don't let hard feelings and misunderstandings fester.
- When you discuss issues that hold the potential for conflict, be specific, open and honest. Know exactly what the conflict is before going to the other party.



- Good communication skills are essential in conflict resolution. Improving these skills will help you resolve your conflict more effectively.
- You learn more from listening than speaking. Effective listening skills are essential for good communication. Find ways to enhance your listening skills.
- Maintain appropriate eye contact, otherwise the other party feels unheard and unimportant.
- Be aware of your body language and tone of voice. Make sure that they both are open and inviting. Your counterpart may tend to shy away from you or stop listening if your body language or tone of voice is too harsh.
- Be selective about involving your supervisor to resolve a conflict. Otherwise you create the perception that you are not capable of resolving even the smallest conflicts on your own.
- Keep it private. Avoid gossiping with employees that are not directly involved. Gossiping about your problem could escalate the conflict and create an uncomfortable situation for everyone involved.
- Be aware that not every issue is a simple conflict. Sexual, racial, ethical issues and other inappropriate behaviors are not just conflict. Harassment should be taken seriously. Take action by discussing the problem with your supervisor or the human resources department.
- Take time out to familiarize yourself with the Agency's grievance policies and procedures regarding grievances. However, remember that filing frivolous or unfounded complaints can damage inter-office relationships, and impact your career long-term.

# PHOTO FILE



Member of the Georgia Hispanic Outreach Taskforce discuss the challenges of marketing to the Hispanic Community



Laura Eyester-Mann, Nuby Fowler, Diane Heal and Terri Denison hear testimony at the Size Standard Hearing in Atlanta in June.

Mississippi Small Business Person of the year and Champions at the annual small business week awards ceremony



Mississippi Small Business Person of the Year, Dr. Kenneth Williams with his wife and DD Janita Stewart

Got a shot to share,  
Send it to [david.perry@sba.gov](mailto:david.perry@sba.gov)  
along with a description of the picture.

DD Willie Gonzalez and Ron Johnson change a flat tire on their way to the airport to pick up Administrator Barreto



Tennessee DD Clint Smith and Nuby Fowler facilitate the Tennessee Lenders Roundtable



**Photos Contributed by:**  
Jimmy Hightower – GA PIO  
Lolo Kress – North Florida PIO  
Gary Reed – Mississippi PIO  
David Tiller – Tennessee PIO  
Althea Harris – South Florida PIO

Recent retirees from the South Florida DO: Jack Geis, ADD for 8(a)/BD, Dawn D. Hill, M&O, and Juan Matos, BOS

